

NOV 10 2005

This facsimile message and its contents are legally privileged and confidential information intended solely for the use of the addressee. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution, copying or other use of this message and its contents is strictly prohibited. If you have received this telecopy in error, please notify us immediately by telephone and return the original message to us at the address shown below via the Postal Service. Thank You.

ALSTON & BIRD LLP

101 South Tryon Street, Suite 4000
Charlotte, NC 28280-4000
704-444-1000
Fax: 704-444-1111

TELECOPY

PLEASE DELIVER AS SOON AS POSSIBLE

DATE: November 10, 2005

TO:	U.S. Patent and Trademark Office Mail Stop Amendment
------------	---

FROM: Gregory J. Carlin
Reg. No. 45,607

* * * * **OFFICIAL** * * * *

In re: Spear
Appl. No.: 09/812,452
Filed: 03/20/2001
For: HYBRID CREDIT CARD TRANSACTION SYSTEM

NO. OF PAGES:	3
(Including cover page)	

OPERATOR:

IF NOT RECEIVED PROPERLY, PLEASE NOTIFY ME IMMEDIATELY AT 704-444-1097.

USER CODE:	CARLG	FAX NUMBER:	(571) 273-8300
CLIENT/MATTER:	018360/205526		
REQUESTED BY:	Lisa Rone	VOICE NUMBER:	

BEST AVAILABLE COPY

Attorney's Docket No. 018360/205526

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Spear
Appl. No.: 09/812,452
Filed: 03/20/2001
For: HYBRID CREDIT CARD TRANSACTION SYSTEM

Confirmation No.: 1926
Art Unit: 2164

RECEIVED
CENTRAL FAX CENTER
NOV 10 2005

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

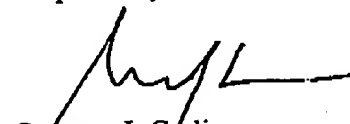
RESPONSE TO RESTRICTION REQUIREMENT

This is in response to the Office Action dated October 11, 2005, in which the Examiner has required restriction between Group I, namely Claims 1-25 and Group II, namely Claims 26-29. Applicant hereby provisionally elects with traverse to prosecute the claims of Group 1 (Claims 1-25) and expressly reserves the right to file divisional applications or take such other appropriate measures deemed necessary to protect the inventions in the remaining claims.

Should the Examiner have further questions or comments with respect to examination of this case, it is respectfully requested that the Examiner telephone the undersigned so that further examination of this application can be expedited.

It is not believed that extensions of time or fees for net addition of claims are required, beyond those, which may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 16-0605.

Respectfully submitted,


Gregory J. Carlin
Registration No. 45,607

CUSTOMER NO. 00826
ALSTON & BIRD LLP
Bank of America Plaza
101 South Tryon Street, Suite 4000
Charlotte, NC 28280-4000
Tel Charlotte Office (704) 444-1000
Fax Charlotte Office (704) 444-1111

BEST AVAILABLE COPY

Appl No.: 09/812,452
Amdt. dated 11/10/2005
Reply to Restriction Requirement of October 11, 2005

CERTIFICATION OF FACSIMILE TRANSMISSION	
I hereby certify that this paper is being facsimile transmitted to the US Patent and Trademark Office at	
Fax No. (571) 273-8200 on the date shown below.	
<u>Lisa Rone</u>	<u>11/10/05</u>
Lisa Rone	Date

BEST AVAILABLE COPY